

**AMENDMENT TO THE CLAIMS**

The listing of claims, will replace all prior versions, and listings, of claims in the application.

**Listing Of Claims**

1. (Currently Amended) A method for providing remote access to insurance applications from a mainframe insurance data processing system (mainframe system) via a web-based graphical user interface (GUI), comprising:

providing a web-based logon screen for accessing the insurance applications, wherein

the logon screen includes a list of insurance applications that are accessible;

prompting entry of a user identification (ID), a user password, and a selection of one of

the insurance applications from the list to access at the logon screen;

accepting, at the logon screen, entry of the user ID, the user password, and a selected

insurance application;

verifying the entered user ID and password; and

upon successful verification, communicating with the mainframe system by the web-

based graphical user interface to access the selected insurance application and

providing a web-based first screen for the selected insurance application, wherein

the web-based GUI includes GUI applications, and the insurance applications from

the mainframe system are accessed through the GUI applications, and wherein the

web-based GUI includes a wrapper functionality around an insurance application

such that the user accesses the mainframe insurance application using the GUI

without the user utilizing a mainframe interface associated with the mainframe  
insurance application; and

providing a price quote based at least on the selected type of insurance, user information,  
and information on desired coverages.

2. (Original) The method of claim 1, wherein the logon screen and the first screen for the selected insurance application are web pages provided by the web-based GUI at a designated website.
3. (Original) The method of claim 2, wherein the web-based GUI website is provided by at least one web server farm, wherein the web server farm comprises at least one web server.
4. (Previously Presented) The method of claim 1, wherein the logon screen comprises a pop-up box in which the list of available applications is provided, and wherein the insurance application is selected by choosing one of the insurance applications listed in the application pop-up box.
5. (Original) The method of claim 1, wherein the logon screen may be accessed through the Internet or a private communication network or within an intranet.
6. (Original) The method of claim 1, wherein the logon screen is serviced by a first web server farm when it is accessed through the Internet, a second web server farm when it is accessed through the private communication network, and a third web server farm when it is accessed within the intranet.
7. (Original) The method of claim 6, wherein the first, second and third web server farms serve as backups to one another.

8. (Cancelled).
9. (Currently Amended) The method of claim **8** 1, wherein the GUI applications comprise components and services, wherein each of the components includes one or more services and represents an insurance subject or product offered by the insurance applications; and wherein each of the services represents an action that can be performed on the insurance subject or product.
10. (Currently Amended) A method for providing remote access to insurance applications from an insurance data processing system (insurance system) via a graphical user interface (GUI), comprising:
- providing a logon screen for accessing the insurance applications, wherein the insurance applications include an insurance policy quote application and an insurance policy issuance application;
  - prompting, at the logon screen, entry of a user identification (ID), a user password, and a selection of one of the insurance applications to access;
  - accepting, at the logon screen, entry of the user ID, the user password, and a selected insurance application;
  - verifying the entered user ID and password; ~~and~~
  - upon successful verification, communicating with the insurance system by the web-based graphical user interface to access the selected insurance application and providing a first screen for the selected insurance application, wherein the web-based GUI includes GUI applications, and the insurance applications from the

mainframe system are accessed through the GUI applications, and wherein the web-based GUI includes a wrapper functionality around an insurance application such that the user accesses the mainframe insurance application using the GUI without the user utilizing a mainframe interface associated with the mainframe insurance application; and

providing a price quote based at least on the selected type of insurance, user information, and information on desired coverages.

11. (Previously Presented) The method of claim **10**, wherein the logon screen includes an option to display an application pop-up box that lists insurance applications that can be selected.
12. (Previously Presented) The method of claim **10**, wherein the selected insurance application comprises the insurance policy quote application, and the first screen comprises a welcome screen.
13. (Original) The method of claim **10**, further comprising:
  - providing a second screen to gather information about an insurance customer for which the insurance policy quote is selected;
  - prompting entry of an agent code of the user at the second screen;
  - requesting the customer information by further prompting entry of the customer's name, the customer's address, the customer's telephone number at the second screen;
  - prompting a search for a record of the customer in the insurance system based on the entry of the customer information at the second screen; and
  - searching the insurance system for the customer record.

14. (Original) The method of claim **13**, further comprising:

if the searching for the customer record results in one or more possible records for the customer, providing a list of the one or more possible records on a third screen;

if the searching of the customer record is unsuccessful, providing a prompt to add a new record of the customer in the insurance system and providing a prompt to import a record of the customer from outside of the insurance system into the insurance system; and

receiving either a selection of one of the possible records from the list or a command to add a record for the customer into the insurance system.

15. (Previously Presented) The method of claim **14**, further comprising:

providing a fourth screen with a prompt for selecting a type of insurance for the insurance policy quote;

providing a fifth screen with prompts for entry of basic policy information relating to the selected type of insurance for the insurance policy quote;

providing a sixth screen with prompts for entry of policy detail information relating to the customer information and the selected type of insurance for the insurance policy quote;

providing a seventh screen with prompts for entry of information about a subject to be insured by the selected type of insurance for the insurance policy quote;

providing an eighth screen with prompts for entry of information on coverages desired for the selected type of insurance; and

providing a ninth screen that shows a price quote based at least on the selected type of insurance, the subject information, and the information on the desired coverages.

16. (Original) The method of claim **14**, wherein the GUI is a web-based GUI, the second screen displays a web page of the web-based GUI, and the third screen displays the web page having been modified.

17. (Previously Presented) The method of claim **10**, wherein the selected insurance application comprises the insurance policy issuance application.

18. (Original) The method of claim **17**, further comprising:

providing a first screen to gather information about an insurance customer for which the insurance policy issuance is selected;

prompting entry of first information about the customer and search criteria;

prompting a search for a record of the customer in the insurance system based on the entry of the customer information and the search criteria; and

searching the insurance system for the customer record.

19. (Original) The method of claim **18**, further comprising:

if the searching for the customer record is successful, providing a second screen that displays second information about the customer, wherein the second information

about the customer is more comprehensive than the first information about the customer; and

if the searching for the customer record is unsuccessful, prompting the user to enter additional information about the customer, and prompting the user to create a new record in the insurance system for the customer.

20. (Original) The method of claim **19**, wherein the second information about the customer is retrieved from the customer record found in the insurance system from the searching.

21. (Original) The method of claim **19**, further comprising:

providing at least one screen that prompts for selection of a type of insurance for the insurance policy issuance and entry of information about determinants for the selected insurance type.

22. (Previously Presented) The method of claim 21, further comprising:

providing a screen with prompts for entry of policy detail information relating to the customer information and the selected insurance type;

providing a screen with prompts for entry of policy eligibility information relating to the selected insurance type for issuance;

providing a screen with prompts for entry of information about a subject to be insured by the selected insurance type for issuance;

providing a screen with prompts for entry of information on coverages desired for the selected insurance type for issuance;

providing a screen with prompts for billing information relating to the selected insurance type for issuance; and

providing a screen showing a price quote based at least on the selected insurance type, the subject information, and the information on the desired coverages.

23. (Original) The method of claim **21**, wherein providing at least one screen that prompts for entry of determinants for the selected insurance type comprises:

providing an initial screen for the entry of the determinants for the selected insurance type, wherein the initial screen prompts for the selection of the type of insurance;

providing a second screen for the entry of determinants for the selected insurance type, wherein the second screen prompts for entry of a transaction type and a policy type; and

providing a third screen for the entry of determinants for the selected insurance type, wherein the third screen prompts for entry of a pricing level.

24. (Original) The method of claim **22**, wherein the selected insurance type for issuance is an automobile insurance, and wherein providing a screen with prompts for information about the subject to be insured includes providing a screen with prompts for information about a vehicle to be insured.

25. (Original) The method of claim **24**, further comprising: providing a screen with prompts for information about an operator of the vehicle to be insured.



26. (Previously Presented) The method of claim **25**, wherein the prompts for information about the operator of the vehicle to be insured includes a prompt for entry of a percentage of the use of the vehicle to be insured by the operator.
27. (Previously Presented) The method of claim **22**, wherein the selected insurance type for issuance is a homeowner insurance, and wherein providing a screen with prompts for entry of information about the subject to be insured includes providing a screen with prompts entry of for residence information about a home to be insured.
28. (Previously Presented) The method of claim **27**, further comprising: providing a screen with prompts for entry of information about replacement cost for the home to be insured.
29. (Previously Presented) The method of claim **28**, further comprising: providing a screen with a prompt for entry of endorsements.
30. (Previously Presented) The method of claim **10**, further comprising: providing an option to print out forms, applications or binders relating to the selected insurance application.
31. (Previously Presented) The method of claim **30** wherein the forms, applications, or binders are printed at the user's location.
32. (Cancelled).
33. (Previously Presented) The method of claim **13** wherein the second screen to gather information presents a subset of questions pertinent to the form, jurisdiction, and market of the user responsive to the customer information entered by the customer.
34. (Previously Presented) The method of claim **15** wherein the prompts for entry contain embedded business logic replacing business logic embedded into legacy screens.

35. (Previously Presented) The method of claim **10** wherein the insurance system further comprises a presentation services tier linking the remotely accessed insurance applications and the graphical user interface (GUI), the presentation services tier comprising:

web browsers;

a load balancer; and

web servers linked to a Structured Query Language (SQL) server for maintaining the users' states in said web browsers.

36. (Previously Presented) The method of claim **10** wherein the insurance system further comprises a business services tier linking the remotely accessed insurance applications and the graphical user interface (GUI), the business services tier comprising business events and business rules.

37. (Previously Presented) The method of claim **10** wherein the insurance system further comprises a data services tier comprising:

report ordering, work management, product, work in progress, and policy databases for storing, retrieving, maintaining, and assuring the integrity of data;

legacy interfaces and a legacy database for providing access to the legacy insurance applications.

38. (Previously Presented) The method of claim **10** wherein the insurance system further comprises a multiple virtual storage mainframe with a CICS/IMS environment.

39. (Previously Presented) The method of claim **38** wherein the CICS/IMS environment further comprises a remote hub for accessing the business events and business rules functions for the business services tier and the databases for the data services tier.
40. (Previously Presented) The method of claim **39** wherein the business events and business rules and the databases trigger access to the legacy applications via an External Action Block wrapping the legacy application.
41. (Previously Presented) The method of claim **36** wherein the business events and business rules are set up in a component and services architecture, wherein each component comprises one or more services.
42. (Previously Presented) The method of claim **35** wherein the web servers are made identical through server site replication, and further have their states maintained by the SQL server so as to provide redundancy.
43. (Previously Presented) The method of claim **42** further comprising the steps of:
- allowing the user to access the web browser on his or her machine;
  - the load balancer receiving a communication from this machine, determines which of the identical web servers will handle the communication;
  - the selected web server of said identical web servers accesses a configuration file contained on said web server to determine transmission type and location of the communication;
  - based on the transmission type and location of the communication, the selected web server accesses a channel table residing on the web server to determine which of

multiple message queue (MQ) managers to communicate with the host insurance system.

44. (Previously Presented) The method of claim **13**, further comprising:

if the searching for the customer record results in one or more possible records for the customer, dynamically updating the screen providing a list of the one or more possible records;

if the searching of the customer record is unsuccessful, providing a prompt to add a new record of the customer in the insurance system and providing a prompt to import a record of the customer from outside of the insurance system into the insurance system; and

receiving either a selection of one of the possible records from the list or a command to add a record for the customer into the insurance system.

45. (Previously Presented) A method for providing remote access to insurance applications from legacy insurance data processing systems via a web-based graphical user interface (GUI) implemented by a computer system, comprising:

providing a web-based interface comprising wrapper functionality to access a legacy insurance application such that the user accesses the legacy insurance application using the GUI without utilizing a legacy interface associated with the legacy insurance application for accessing the insurance applications;

displaying a list of insurance applications that are accessible via the interface; prompting entry of a user identification (ID), a user password, and a selection of one of the

insurance applications from the list to access at least one of the legacy insurance applications from the legacy insurance data processing systems using the interface; accepting, using the interface, entry of the user ID, the user password, and a selected insurance application; verifying the entered user ID and password; upon successful verification, automatically communicating by the computer system with the legacy application using data retrieved from the interface to access the selected insurance application and determine data required from the customer; providing the customer a web-based first screen for the selected insurance application responsive to said automatically communicating with the legacy application, and prompting the customer for type of insurance for the insurance policy quote, basic policy information relating to the selected type of insurance, policy detail information relating to the customer information, subject to be insured, and information on coverage for the selected type of insurance for the insurance policy quote; providing a price quote based at least on the selected type of insurance, the subject information, and the information on the desired coverages.

46. (Previously Presented) The method of claim **45**, wherein said automatically communicating by the computer system with the legacy application using data retrieved from the interface to access the selected insurance application and determine data required from the customer, further comprises:

embedding business logic when communicating with the customer via the interface,  
thereby replacing business logic embedded into legacy screens, to interface with  
the legacy insurance application; and

linking the remotely accessed insurance applications and the interface using a business  
services tier comprising business events and business rules using the embedded  
business logic; and

triggering access to the legacy applications responsive to the business events and the  
business rules via the legacy application wrapper and the business services tier.

47. (Previously Presented) The method of claim **45**, wherein the insurance system further  
comprises a data services tier comprising:

report ordering, work management, product, work in progress, and policy databases for  
storing, retrieving, maintaining, and assuring the integrity of data;

legacy interfaces and a legacy database for providing access to the legacy insurance  
applications.

48. (Previously Presented) The method of claim **45** wherein the insurance system further  
comprises a multiple virtual storage mainframe with a CICS/IMS environment.

49. (Previously Presented) The method of claim **48**, wherein the CICS/IMS environment further  
comprises a remote hub for accessing the business events and business rules functions for the  
business services tier and the databases for the data services tier.

50. (Previously Presented) The method of claim **45**, wherein the business events and business rules and the databases trigger access to the legacy applications via an External Action Block wrapping the legacy application.
51. (Previously Presented) The method of claim **45**, wherein the business events and business rules are set up in a component and services architecture, wherein each component comprises one or more services.
52. (Previously Presented) A method for providing remote access to insurance applications from legacy insurance data processing systems via a web-based graphical user interface (GUI) implemented by a computer system, comprising:
- providing a web-based interface comprising wrapper functionality to access a legacy insurance application such that the user accesses the legacy insurance application using the GUI without utilizing a legacy interface associated with the legacy insurance application for accessing the insurance applications;
  - displaying a list of insurance applications that are accessible via the interface; prompting entry of a user identification (ID), a user password, and a selection of one of the insurance applications from the list to access at least one of the legacy insurance applications from the legacy insurance data processing systems using the interface;
  - accepting, using the interface, entry of the user ID, the user password, and a selected insurance application;
  - verifying the entered user ID and password;

upon successful verification, automatically communicating by the computer system with the legacy application using data retrieved from the interface to access the selected insurance application and determine data required from the customer;

providing the customer a web-based first screen for the selected insurance application responsive to said automatically communicating with the legacy application, and prompting the customer for type of insurance for the insurance policy quote, basic policy information relating to the selected type of insurance, policy detail information relating to the customer information, subject to be insured, and information on coverage for the selected type of insurance for the insurance policy quote;

providing a price quote based at least on the selected type of insurance, the subject information, and the information on the desired coverages.

53. (Previously Presented) The method of claim **52**, wherein said automatically communicating by the computer system with the legacy application using data retrieved from the interface to access the selected insurance application and determine data required from the customer, further comprises:

embedding business logic when communicating with the customer via the interface, thereby replacing business logic embedded into legacy screens, to interface with the legacy insurance application; and



linking the remotely accessed insurance applications and the interface using a business services tier comprising business events and business rules using the embedded business logic; and

triggering access to the legacy applications responsive to the business events and the business rules via the legacy application wrapper and the business services tier.

54. (Previously Presented) The method of claim **53**, wherein the insurance system further comprises a data services tier comprising:

report ordering, work management, product, work in progress, and policy databases for storing, retrieving, maintaining, and assuring the integrity of data;

legacy interfaces and a legacy database for providing access to the legacy insurance applications.

55. (Previously Presented) The method of claim **54** wherein the insurance system further comprises a multiple virtual storage mainframe with a CICS/IMS environment.

56. (Previously Presented) The method of claim **55**, wherein the CICS/IMS environment further comprises a remote hub for accessing the business events and business rules functions for the business services tier and the databases for the data services tier.

57. (Previously Presented) The method of claim **54**, wherein the business events and business rules and the databases trigger access to the legacy applications via an External Action Block wrapping the legacy application.

58. (Previously Presented) The method of claim **57**, wherein the business events and business rules are set up in a component and services architecture, wherein each component comprises one or more services.
59. (Previously Presented) The method of claim **13**, wherein after the searching the insurance system for the customer record, said method further comprises dynamically modifying the screen to accommodate additional data elements based on the actions taken on the search screen, said additional data elements including a matching customer list resulting from the customer search.
60. (Previously Presented) The method of claim **59**, further comprising, after the dynamically modifying of the additional data elements, displaying a Quote/Policy Selection screen incorporating the customer information corresponding to an entry from the matching customer list resulting from the customer search selected by the user.
61. (Previously Presented) The method of claim **13**, further comprising dynamically modifying navigation buttons to show the user's progress or provide the user a path to return to a previous step, with the availability of said navigation buttons dynamically modified in response to whether the user has selected quote or issue.
62. (Previously Presented) The method of claim **13**, dynamically modifying a subsequent screen to prompt only for questions pertinent to data captured on a previous screen.